

**Information to identify the case:**

Debtor 1	<b>Ho Joon Kye</b>	Social Security number or ITIN	<b>xxx-xx-1838</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Virginia</b>		Date case filed for chapter	<b>7 3/13/19</b>
Case number: <b>19-10785-KHK</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ho Joon Kye	
2. All other names used in the last 8 years		
3. Address	12605 Pinecrest Rd Herndon, VA 20171	
4. Debtor's attorney Name and address	Wayne P. Yessler 9255 Center St. Suite 403 Manassas, VA 20110	Contact phone (703) 470-3170 Email: <a href="mailto:wpylaw@peoplepc.com">wpylaw@peoplepc.com</a>
5. Bankruptcy trustee Name and address	H. Jason Gold Nelson Mullins Riley & Scarborough LLP 101 Constitution Avenue, N.W. Suite 900 Washington, DC 20001	Contact phone (202) 712-2800 Email: <a href="mailto:jason.gold@nelsonmullins.com">jason.gold@nelsonmullins.com</a>

For more information, see page 2 &gt;



<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available on Internet @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Ho Joon Kye  
 Debtor

Case No. 19-10785-KHK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: douglasse  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Mar 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2019.

db +Ho Joon Kye, 12605 Pinecrest Rd, Herndon, VA 20171-2610  
 14759798 +Chase Home Finance LLC, PO 24696, Columbus, OH 43224-0696  
 14759801 +Seterus Inc, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005-2352  
 14759807 +Wayne P. Yessler, Esq., 9210 Lee Avenue, Manassas, VA 20110-5513

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: wpylaw@peoplepc.com Mar 15 2019 04:00:12 Wayne P. Yessler,  
 9255 Center St. Suite 403, Manassas, VA 20110

tr +EDI: FHJGOLD.COM Mar 15 2019 07:23:00 H. Jason Gold,  
 Nelson Mullins Riley & Scarborough LLP, 101 Constitution Avenue, N.W., Suite 900,  
 Washington, DC 20001-2133  
 14759793 EDI: BANKAMER.COM Mar 15 2019 07:23:00 Bank of America, PO 982238,  
 El Paso, TX 79998-0000  
 14759794 +EDI: TSYS2.COM Mar 15 2019 07:23:00 Barclays Bank Delaware, PO 8803,  
 Wilmington, DE 19899-8803  
 14759795 +E-mail/Text: bankruptcy@bbandt.com Mar 15 2019 04:01:02 Branch BB&T, 223 West Nash St.,  
 Wilson, NC 27893-3801  
 14759796 +EDI: CAPITALONE.COM Mar 15 2019 07:23:00 Capital One Bank USA NA, PO 30281,  
 Salt Lake City, UT 84130-0281  
 14759797 +EDI: CHASE.COM Mar 15 2019 07:23:00 Chase Card, PO 15298, Wilmington, DE 19850-5298  
 14759799 +EDI: TSYS2.COM Mar 15 2019 07:23:00 DSNB/ MACYS, PO 8218, Mason, OH 45040-8218  
 14759800 +E-mail/Text: ustpregion04.ax.ecf@usdoj.gov Mar 15 2019 04:01:29 Office of the US Trustee,  
 115 S. Union St. Suite 206, Alexandria, VA 22314-3361  
 14759802 +EDI: RMSC.COM Mar 15 2019 07:23:00 SYNCB/ SCORERWARM SDC, PO 965005,  
 Orlando, FL 32896-5005  
 14759803 +EDI: RMSC.COM Mar 15 2019 07:23:00 SYNCB/TJX CO DC, PO 965015, Orlando, FL 32896-5015  
 14759804 +EDI: RMSC.COM Mar 15 2019 07:23:00 SYNCB/WALMART DUAL CARD, PO 965024,  
 Orlando, FL 32896-5024  
 14759805 +EDI: CITICORP.COM Mar 15 2019 07:23:00 The Home Depot/ CBNA, PO 6497,  
 Sioux Falls, SD 57117-6497  
 14759806 EDI: USBANKARS.COM Mar 15 2019 07:23:00 US BANK, PO 108, Saint Louis, MO 63166-0000  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2019 at the address(es) listed below:

H. Jason Gold jason.gold@nelsonmullins.com,  
 VA19@ecfcbis.com; jgold@ecf.epiqsystems.com; hjg@trustesolutions.net; robert.ours@nelsonmullins.com;  
 lori.stewart@nelsonmullins.com  
 John P. Fitzgerald, III ustpregion04.ax.ecf@usdoj.gov  
 Wayne P. Yessler on behalf of Debtor Ho Joon Kye wpylaw@peoplepc.com

TOTAL: 3